

HOME TALKS BY A MARRIED MAN

BY GUY T. VISKINSKI.

Judging from the conversation of my friends—began the Married Man—the one great financial problem of the average American home is not, where's the money coming from to pay the butcher's bill? But, should the child have an allowance?

My friend, the peanut vendor, on the street corner nearest my home, said to me the other day: "See can't da tin' w'en da bambino wants mon' da stal-man' plan." My friend, the banker, put forth the same day: "My son James is insisting that I give him a monthly allowance." And both humble merchant and purse-proud financier shook their heads and looked mightily puzzled over the problem confronting them.

For myself, I solved the problem while still an awkward shaver running barefoot about the town streets. There was an alluring popcorn and candy store on the main street, and there was a still more alluring little maiden across the street who simply doted on candy and hot, buttered popcorn. I approached my father for the wherewithal to purchase just a taste of corn and candy. The first time my touch was successful, and the second and the third, and then appeared the parental frown.

"Just this once," I pleaded.

"No," was the reply.

"Please, pa."

"Please, pa—aw, please."

No answer.

"Now, pa, please."

Still silence.

"Pa, won't you? Say, pa—"

"No!"

It was a reverberating no, that made the hot pavement under my feet tremble. So off I scooted home to nurse my woes. But, as chance would have it, when I entered the sitting-room, there lay a shining quarter upon the mantel-piece. I took it. A little while later I was taking popcorn and candy to the idol of my heart. Still a little later I was taking a licking in an upper chamber with as good grace as it was in my power to muster.

It was at this time that I conceived a plan of action for the future when I should have boys and girls of my own. I informed my father of it when he had finished dusting my jacket to his entire satisfaction.

"Glad you give me the lickin'," I said, "cause now I'll give my kids money for keeps every once and a while when I grow up, and they won't have to take money they see layin' around that don't appear to be nobody's to buy things with."

I forbear to tell what followed this bit of information. Suffice it to say that I am more than ever convinced that to spare the allowance is to warp the child financially.

There is a man I know who pooh-poohed at the idea of giving his son and daughter each an allowance. Both saw the color of money only when their sentences were persuasive enough to cause their parent to reach down into his cavernous right-hand trousers pocket and dole out a quarter or a dime with the air of a man who owned all of creation and

had all creation's creatures dependent upon him.

The boy went into business at the age of 18. He got \$7 a week and lived at home, free of cost. I'll say that much for his parent. But the boy was always broke. And bills were always piling up. You see, when he did get hold of a little money he did not know how to handle it, for he had yet to find out the way.

You can't expect a boy to know what to do with a dollar at 18 or 21, if he has not been allowed to experiment with it while in his childhood days. Practice makes perfect in the art of manipulating money, as in all things else, and it occurs to me that the number of youthful spendthrifts would be noticeably less and savings bank accounts considerably increased, if parents generally recognized this fact, and let primary-class John, and grammar-grade James, and high-school Jake struggle with the problem of making a stipulated sum of money last a week or a month.

The experience of manipulating an allowance is even more important for a girl. If a boy starts in the business world without a knowledge of the power of money, he will get the money sense knocked into him sooner or later, if he is eventually to make any sort of success in his girlhood, she is apt to remain in total ignorance of what it can and can't do the rest of her days.

Wifely ignorance of the money sense is a rock upon which many a matrimonial bark strikes sooner or later.

Take the case of Smith's wife. She's a lovely little creature. She has common sense in most things, but when Smith places a ten-dollar bill in her hands she runs amuck. The bargain counters know her until the last cent is spent—and she is in tears next day when she discovers she has bought a lot of horrid old things she has no use for and is still longing for a new pair of gloves to replace the old ones split beyond the aid of needle and thread.

People don't scramble over one another to give Smith money, since he isn't a frenzied financier or the originator of a get-rich-quick game, so he finds it incumbent on him to reason with Mrs. Smith. But he would better put in the time at his office over his desk. Mrs. Smith simply can't grasp the situation. All she knows is that Smith has a habit of being able to hand out a ten or twenty-dollar bill whenever the occasion seems to call for such action. She doesn't realize what Smith is compelled to do to get hold of the money. Neither is she able to comprehend the limitations of a dollar's purchasing powers.

Hence, the lachrymal deluge the day following a shopping expedition.

"People don't scramble over one another to give me money," she wailed, "but it takes a mighty deep pocket-book to keep a husband so situated from realizing that it was all for worse financially. When that thought comes the storm will not be long delayed. And the pity of it is that the wife is not primarily to blame. For it is written that the sins of the fathers—"

Thrice fortunate is he who finds, after the honeymoon is over, and the spick-and-span new household machinery has been set in motion, that his bride was reared from early childhood on an al-

lowance. Then he will know that she will not have to go to school to him of evenings in order to get the correct answer to some such problem as: "If I have ten dollars, and the grocery bill comes to four and a half dollars, and the butcher has not been paid for two weeks, and the gas bill is due today, and eggs are 40 cents a dozen and we use two dozen a week, because John must have them every morning for breakfast, shall I go to the matinee this afternoon and entertain the church club day after tomorrow, when I don't get my household and spending money until the middle of next week?"

There's a certain amiable little lady I know who received her first allowance when she began going to public school at the age of seven. Its amount was 10 cents a week—a fortune for her young eyes—and she was to spend the money as she saw fit for the purchase of such childish delights as barbie-pole candy, peanuts and stickin' gum. The first 10 cents evaporated the day her chubby fist closed over it. The rest of the week the little lady's mouth watered in vain for her favorite morsels, which could not be hers, because, alack! her money was all spent.

It was a lesson not taught in vain. The ensuing week she was so frugal of her allowance that when Sunday came she still had one cent left for Sunday-school, and had had her after school nibbles with daily regularity. Thus, early, she learned to accommodate her finances to the condition confronting her.

An time went on, and the little lady's natural wants increased with the years, the allowance grew in proportion, until, at 15, she was permitted to have an allowance of \$12.50 a month, out of which she was to buy her clothes and school books and get amusement. She went to the store and did her own shopping, thereby learning that silks vary in price a yard according to quality and pocket-books more furrows put on a dress the harder a better hat to work, that there are bargains and bargains. In brief, the mysteries of department stores were gradually unfolded to her, because she had an allowance.

That her instruction at this period was thorough is evidenced by the different pages in her monthly account book. Here is her account for one September:

Received—allowance, \$12.50; papa gave me 5 cents. Paid out for—Babes, 17 cents; \$5; lawn for dress, 20 cents; hat fixed, 25 cents; gloves, \$1.20; theater ticket, \$1.20; velvet for dress, 45 cents; lining for dress, 40 cents; Sunday-school collection, 5 cents; notebook, 5 cents; one spoon linen, 5 cents; one-quarter yard elastic, 5 cents; two quarters yard cloth, 10 cents; two yards ribbon, 15 cents; two yards plaid, 15 cents; four bottles, 15 cents; court plaster, 10 cents; skirt braids, 10 cents; one bolt velvet, 20 cents; two bolts velvet, 60 cents; two yards ribbon, 5 cents. Total, \$18.85. Put in time back, 20 cents. Balance, 17 cents.

When it came time for the little lady to put up her hair and start for college, her parents, such confidence in her ability to place a dollar in the right place under all ordinary circumstances that every month she was sent \$30 to meet all expenses other than those for tuition and board, and no accounting was asked for. She was in college for the regulation four years. According to all accounts, she had a very good time, indeed, and dressed well, and yet after she had graduated her parents were surprised to learn that she had a comfortable savings bank account of a little under \$300.

Today this little lady is married, and she is superintending the disposition of her husband's income. The money is not in debt, and he owed \$300 when he took her into him. She has taught him to keep a check according to his measure; she has proved his financial vigor. And he—well, he was not permitted to experiment with a certain sum of money a month when he was a child, and when he was taken in hand by his good wife he had still to learn that the money sense is an important part of common sense.

Of course—pursued the Married Man—there are different ways of giving a child an allowance.

One method is to hand a five-dollar bill to a child in much the same fashion as you would toss a five-cent piece into a street beggar's tin cup. This method is strongly recommended to all parents who hold that children should ever be filled with the spirit of humility, a term synonymous with humiliation with them.

Another method is to make the child feel that he is receiving a gift, and the hand which gives it is able to give many more such gifts without the least bit of trouble. This method is recommended to all parents who believe that children should be brought up in the belief that they are the progeny of millionaires.

A third, and saner, method is to tell a child that ten or fifty cents a week or ten dollars a month, is his, provided he does something to earn the money. The desire to be up and winning money is inherent in us all; it should be stimulated in us all; and the sooner a child is impressed with the idea that he must earn his way through the world, the less liability there is that he will prove a failure at the job when it is high time for him to face the world in deadly earnest.

"Sussie, you just sit in the room every morning," said a mother to her eight-year-old, "and every week I'll give you fifteen cents as pay for the work you do." To her twelve-year-old, "You dust downstairs and I'll give you fifty cents a week; and Jack, to his ten-year-old, "Keep the yard clean, and you'll get thirty-five cents every Saturday night."

A man may cut an impressive figure adding ovals and triangles to a suit and a lordly air to his petting offspring. But he is sowing the wind of niggardliness and reaping the whirlwind in their spendthrift habits later on.

He is a wise father who instructs his child in the power of the dollar, but he is still wiser who lets his child find it all out for himself. Experience, not words, is the great teacher in matters financial, as all things else. And think of the wholesome morals that can be drawn for the benefit of youth from the dollar experimentally spent—one of which is, if you would have a dollar when you want it, wash the dollars when you have them in pocket.

There is no royal road to learning of any sort—concluded the Married Man—but some roads are shorter and more easily traveled than others. The shortest possible road to knowledge of the art of husbanding the almighty American dollar is the allowance, be it ever so pittance.

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Teachers' Examination.

An examination for Salt Lake City teachers will be held in the Lafayette school building on Monday and Tuesday, June 5 and 6, beginning at 9 a. m. of the first day.

All teachers and candidates not holding certificates valid and in force for 1935-36 are expected to take this examination.

Candidates for high school certificates will please advise the undersigned not later than Thursday, June 11. Pens, ink and paper will be furnished.

D. H. CHRISTENSEN,
Chairman Board of Examiners.

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